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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number 09/516,209
Filing Date February 29, 2000
First Named Inventor Allen-Rouman, Terry
Group Art Unit 2768 3624
Examiner Name A. BASHKOLE
Attorney Docket Number 020375-002700US

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
AB	AA	5,757,917		Rose, et al.	05-26-1998	RECEIVED MAR 27 2002 Technology Center 2100
	AB	5,826,241		Stein, et al.	10-20-1998	
	AC	5,899,980		Wilf, et al.	05-04-1999	
	AD	6,012,045		Barzilai, et al.	01-04-2000	
	AE	6,029,150		Kravitz	02-22-2000	
	AF	6,070,798		Nethery	06-06-2000	
	AG	6,098,053		Slater	08-01-2000	
	AH	6,122,625		Rosen	09-19-2000	
	AI	6,246,996	B1	Stein, et al.	06-12-2001	
	AJ					
	AK					
	AL					
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	AN					
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	AP					
	AQ					
	AR					
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FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
AB	AU	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AV	PCT	WO 00/54122	A2	Ancestry.com, Inc.	09-14-2000		
	AW							
	AX							
	AY							
	AZ							
	BA							

Examiner Signature

A. Bashkole

Date Considered

9-14-02

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

Complete if Known

Application Number	09/516,209
Filing Date	February 29, 2000
First Named Inventor	Allen-Rouman, Terry
Group Art Unit	2788 3624
Examiner Name	A. BASHORE
Attorney Docket Number	020375-002700US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
QB	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!--The Way to Get Paid</i> , <i>Intell-A-check Product Overview</i> , downloaded from website http://www.icheck.com/ on 02/07/2000.	
QB	BC	AMERINET, INC., <i>Debit-It!--The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 2/7/00.	
QB	BD	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000.	
QB	BE	CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com/ on 2/7/2000.	
QB	BF	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website http://www.ssi.idealab.com/ on 2/16/00.	
	BG		
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Substitute for form 1449B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	09/516,209	
			Filing Date	February 29, 2000	
			First Named Inventor	Allen-Rouman, Terry	
			Art Unit	2104 3624	
			Examiner Name	Bashore, Alain L.	
Sheet	1	of	1	Attorney Docket Number	020375-002700US

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-			
	AB	US-			
	AC	US-			
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	AE	US-			
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		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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	AL							
	AM							

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
QB	AN	TRANSPORT, <i>The Way to Pay Online</i> , downloaded from website transport.com on 2/10/2000.	
QB	AO	ARTHAS CORP., <i>dotBank, The Way to Send and Receive Money on the Internet</i> , downloaded from website dotbank.com on 02/07/2000.	
QB	AP	X.COM BANK, <i>Do More With Your Money</i> , downloaded from website x.com on 02/07/2000.	
	AQ		
	AR		

Examiner Signature		Date Considered	9-14-02
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